

You!

Publication of the
**WINNIPEG COUNCIL
ON REHABILITATION
AND POST-WAR
RECONSTRUCTION**

300 LINDSAY BUILDING, WINNIPEG, CANADA

Vol. 2

JANUARY 1945

No. 1



"COMING HOME"

CANADIAN ARMY PHOTO

SPECIAL EDITION

The Winnipeg Council on Rehabilitation & Post-War Reconstruction

The Citizens' Committee organized by authority of the Dominion Government under P.C. 4068½ and co-operating in the Field of Reconstruction with Governmental and Citizen Groups

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Publication of the Winnipeg Council on Rehabilitation and Post-War Reconstruction
MANAGING EDITOR, F. K. WILSON, 300 LINDSAY BUILDING, WINNIPEG

Vol. 2

JANUARY, 1945

No. 1

This Booklet Contains THE LATEST INFORMATION on the

Rights and Privileges OF THE **RETURNED MEN AND WOMEN** **OF THIS WAR**

READ IT . . .

KEEP IT . . .

Use this information to help veterans obtain all the opportunities available to them upon discharge.

As a special service to the young men and women of Winnipeg, serving in the present war, and for the information of their relatives and friends, this special edition of the quarterly publication of the Winnipeg Council on Rehabilitation and Post-War Reconstruction is presented.

The Winnipeg Council on Rehabilitation and Post-war Reconstruction is a voluntary group of citizens, organized by authority of the Dominion Government, to assist in the solution of problems relating to rehabilitation and reconstruction. Its members are drawn from many groups and associations in the community. Its purpose is to stimulate study and activity in the fields in which it serves and to co-ordinate all community activities concerned with the re-establishment in civilian life of the members of the Forces.

The name of its publication, "YOU", is intended to focus attention upon the individual responsibility of every citizen to assist in this work as opportunity permits.

Planning, Like Democracy, Needs More Than the Experts

"There are two kinds of post-war planning. One kind could only result if the citizenry shrugs its shoulders and leaves the job to the experts. Not many people, certainly not the planners, want that. The other kind of planning will result if an informed group of active citizens in every community arouses public opinion and guides the planners in gradually making each community into a better place for YOUR wife, YOUR children, YOUR neighbors and YOU."

—Architectural Forum.

What kind of post-war world
do servicemen want? What
do they expect of civilians at
home?

The Soldiers ARE SAYING:

By E. A. CORBETT

Director of the Canadian Association for Adult Education

What does the ordinary serviceman really want in the post-war world? What's on his mind? What's he saying?

Not long ago I returned to Canada from two and a half months spent meeting with officers and men of the Canadian army in England and Scotland.

Everywhere I found these men eager to talk about Canadian affairs. They asked just the sort of questions you will find in this booklet — But one question I heard more than any other was one which concerns every man in the armed forces — *What happens after the shooting is over? Do I get a job?*

There seemed to be three general ideas which determined the attitude of the men and which directed their questions:—

(1) First was the knowledge of what happened to discharged soldiers after the last war;

(2) Second, sharp and bitter memories of the depression years when many of them were unemployed;

(3) Third, an innate cynicism which is common, I think, to all army men everywhere regarding promises made in wartime and their probable fulfilment when the fighting is over.

I was amazed and gratified to find how well informed the majority of officers and other

ranks are regarding what is going on in Canada. This is due to the very effective work of the Canadian Army Educational establishment, the Canadian Legion Educational Services, the various Welfare Agencies, the publications of W.I.B., and the fact that ABCA — The Army Bureau of Current Affairs — is now a part of regular training, and there are two sessions a week of current affairs discussion led by regular army officers in each unit. In addition, there are Brain Trusts, lectures and short courses at British Universities going on all the time.

One thing we must never forget — our army is 90 per cent Canadian born. Their first thoughts, their first loyalties, are to Canada — and it is a thinking army. Not only are the officers and men superbly developed and highly skilled soldiers, but the nature of their training is such as to sharpen mentality, quicken the wits, develop independence and initiative. Many of them — some 30,000 — are enrolled in some kind of study course under the army educational establishment. Undoubtedly large numbers of them, after they are discharged from the army, will take advantage of the opportunities offered for continued education. And a great many more, I think, will wish to take up farming, or at least a small holding under the Veterans' Land Act. One thing is certain — among these men are the future leaders of Canadian thought and action.

This was strikingly expressed in a statement made to me by a very young Brigadier a few weeks ago in the south of England: "I don't think my men worry much about the sacrifices they are making now, or what further sacrifices they may yet have to make. I don't think they feel that Canada owes them a living because they are doing what every young Canadian should be proud to do. They are not thinking about or hoping for hand-outs or charity when the war is over. But those who come back after this war must be reckoned with as deserving Canadian citizens. Their minds have been sharpened, their characters shaped in a hard field, they are determined people. They will demand, and they will have the right to demand, that they be given useful work to do in the country they have served so well. A chance to show in peacetime the qualities of heart and mind, and the skills and strength of hand, that have made them the equals of any soldier in the

world." These were the words of an able young Canadian Brigadier.

Whatever the future may bring, we can't let these men down. We can't, of course, repay them for their sacrifices. But we can try to create a world where they will have a useful and honoured place when their army days are over. They don't want charity; they don't want decorations. They want a chance to work, a decent place to live, a chance for their children.

The responsibility on civilians here at home is a heavy one. For in our hands lies the power to shape this world. It is not a matter of political action alone, though this is necessary and important. It is a matter of studying and thinking about the problems to be solved. It's a matter of getting to work on them in our own home town. It's a matter of welcoming these men back to an active part in our community.



CANADIAN ARMY PHOTO

HERE ARE THE ANSWERS --

TO QUESTIONS THE SERVICE MEN AND WOMEN ARE ASKING

Demobilization

I have been in the Army for nearly three years. How do I stand, the moment I am demobilized?

As an honorably demobilized man, you will receive a rehabilitation grant, because you have been in uniform for over six months. This amounts to one month's pay for whatever rank you hold when demobilized, plus one month's dependents' allowances.

Is that all I get?

No. All ranks also get a clothing grant of \$100.00 and you retain most of your army clothing. This means the women, too.

But this money won't help much, if I'm a long way from home, and I have a big railway ticket bill.

You won't have to worry about that. All transportation is paid from point of demobilization to your home, or to any point the same distance from point of discharge as your home.

Do you mean, that as soon as I am demobilized, I shall get these allowances and my travel warrant, and then have to fend for myself?

Not at all. Your Government has set up comprehensive rehabilitation and re-establishment services, and you can call on these for information and suggestions at any time, in addition to financial assistance.

How will I be able to find them?

Every man on discharge will be interviewed by a rehabilitation officer whose business it is to furnish full information.

Does this mean that I lose all contact with my former service?

No. You see, arrangements are already completed to enable the Navy, the Army, and the Air Force to continue their contact with their former members. You will therefore be able to call upon your old service for advice when you run into any rehabilitation problems.

Employment

I used to be a wholesale firm's accountant before the war. Will I be able to get my old job back?

You certainly will, unless your former employer has gone out of business, or something equally drastic! It is the law of the land that employers must re-employ those who left to serve in the Forces, when they apply within three months of service or hospital discharge in Canada, or four months after discharge overseas. Special provision is made for those who are not fit to assume their old jobs.

But supposing that, though my old employer is still in business, he has re-organized and my particular job is gone?

He is still required to take you back under conditions not less favorable than those which would have applied to you had you stayed in his employ and not enlisted.

What happens if my employer has gone out of business?

Then the Government's rehabilitation services will look for a job for you in keeping with your abilities and training.

What chances have I if this has to be done?

Very good chances. First, the Government-operated employment offices will always list jobs in terms of those experiences, qualifications, skills, which have been gained by men and women in the Armed Forces. This is clearly to your advantage, and there is a statutory preference in referrals to employment for all veterans with overseas service. Second, if you want to write Federal or Provincial Civil Service examinations, or apply for a municipal job, as a former service man you will get a preference in most of these positions. This preference in the Dominion Civil Service is for qualified pensioners and veterans with overseas service and is actually written into the laws. It is a pleasant fact that many of our notable public servants today were formerly members of the famous Canadian Expeditionary

Force of the last war. Third, a precedent was set by the Government when it became compulsory to include in war contracts a preference in employment to service people, and this idea is being carried over to all Government public works contracts. Private contractors building Government projects will give you first chance at jobs.



Suppose I get a job and run into some unemployment, what happens to me?

You get financial assistance through the Department of Veterans' Affairs of the Dominion Government.

Will it be enough to live on?

Yes. A single man gets \$50.00 a month. A married man \$70.00 a month. But since you also have 3 children you would get extra allowances for each child.

How much for the children?

\$12.00 a month for each of the first two and \$10.00 for the third child — \$34.00 for the three.

Will every unemployed service man be able to get such benefits?

Yes, if he is unemployed for any period during the first 18 months after his discharge—limited, of course, to the length of his service, if less than one year, and up to fifty-two weeks if his service is more than one year. Out-of-work benefits are not payable during the month for which a rehabilitation grant was paid nor for the first nine days of unemployment thereafter.

What happens after the 18 months if he is ever unemployed?

He comes under the protection of the Unemployment Insurance Act.

What's that?

In 1940 Parliament passed The Unemployment Insurance Act which came into effect on July 1, 1941. By this Act, a huge insurance fund was set up to pay benefits when immediate employment is not available. Most occupations are what is called "insurable" but because of certain obvious difficulties, a few occupations are not insurable.

What happens if an ex-service man becomes unemployed, and is in what you call an "insurable" occupation?

First, let's see just what Unemployment Insurance is. The fund gets its money from the employee, the employer, and the Dominion Government. Each pays into it, the employee a very modest weekly sum in the form of Insurance Stamps. The duration of benefits paid to an unemployed person depends upon how long he has contributed to the fund.

But men in the service were not able to pay in anything. Take my Sergeant for instance. He was a carpenter. If he is insurable, what happens to him?

Yes, he was insurable, but he has been in the Army since long before July 1, 1941. Here is what happens in his case. When he returns home he gets a job carpentering, or any other job which is insurable, for that matter. He starts to pay his unemployment insurance at once, of course. But he is a long way behind the person who has been paying in since the start of the Fund, and in case of unemployment his benefits would naturally be restricted. Therefore the Government steps in. After your Sergeant has paid in 15 weeks of his contributions, the Government pays up for him all of the back insurance which would have been paid by him if he had stayed at his work. This Government payment will put him on the same basis as the person who has been paying into the Fund from the beginning.

Would the Sergeant have to start paying Unemployment Insurance as soon as demobilized? He might not get a job at once.

No. He pays insurance only when he goes to work in insurable employment. The 15 weeks of payment have to be completed in any twelve month period after demobilization.

How much would the Sergeant get if he became unemployed?

This would depend upon his wages when employed. Under the present scales Unemployment Insurance allowances run as high as \$53.00 a month for single men and \$62.50 for married men.

How long will the Sergeant get this?

The answer to that is very simple: as long as there is no work for him to do, and for the period determined by his total contributions to the fund. But Canada's policy is based on employment not unemployment. The lessons of the war have taught governments and people that maximum employment is possible. The Government is pledged to that policy. Unemployment should therefore be a purely personal incident of short duration.

Vocational Training

I have been listening to what you fellows have been saying, but what if there isn't any work available in our lines when we get back? I used to work in a hydro plant. Just suppose there is no job for me in that line?



You still wouldn't be left high and dry. We live in changing times and it is quite possible that there will be many changes in the kinds of work available. Therefore the Government has made arrangements to train you for any new occupation which will assist you to get established.

How much will this training cost me?

It won't cost you anything. There are no strings attached. You will simply be given the best kind of vocational training available and suited to your talents.

Can I get this any time after discharge?

You mean, supposing you get a job or set up in business for yourself right after demobilization, and change your mind within a year, then can you get free vocational training? Yes, the offer applies up to 12 months after demobilization, or 12 months after the war ends if you are demobilized before then.

But only free training wouldn't solve my problem. I have to live!

Oh, but during your training period you draw a living allowance of \$60.00 monthly.

What! My wife and I and two children live on \$60.00 while I learn a new trade!

Not at all. The \$60.00 monthly payment is just for single men. You didn't say you were married. Married men get a special vocational training allowance of \$80.00. And in your case you would also draw the regular service dependents' living allowances for your two children.

And what about my chum, who was an electrician before the war? There should be lots of jobs for that trade, but he will be pretty rusty by the time he gets back into civvies.

The Government has not overlooked him. He can take a refresher electrical technicians' course on exactly the same terms you can learn a new trade. And then one of the Government employment offices will help him find a job.

Another point occurs to me. What about my other buddy who used to be a forester? I understand forestry has become really a science. He will want a refresher course, too. But I know he plans to get married as soon as he gets back home. Will he have to delay his marriage until after his course is finished and he gets a job?

Not at all. He can get married at once. And when he starts his course he starts it as a married man and gets a married man's living allowance.

Who are eligible for vocational training?

All who can be helped thereby to obtain a job, or a better job.

Where is this training given?

It can be given in any trade school operated by the Government, or in any accredited training institution operated by a private company or individual, or it might be given right on the job.



What do you mean — on the job?

Perhaps fifty percent of all those who receive training will be trained in the shop or factory or business in which they will work after the training period is finished, if it is considered that better training can be given there than in a school.

That sounds like a good idea, but do we get the same allowances as if we took our training in school?

In all probability your total income will be higher if you train on the job.

How's that?

The employer will be prepared to pay you something for your services even though you may not be of great value to him at first. As long as the wages or salary he pays you does not exceed \$40.00 a month, the full training allowances can be paid.

Does that mean a single man, training on the job, can get \$100.00 a month and a married man \$120.00 a month?

Yes, with children's allowances in addition. Then, when the employer increases his pay every month or so, as the trainee becomes more valuable, the Departmental allowances are reduced in accordance with a pre-arranged schedule.

Oh, boy! I had a chum in the army with 6 kids. Very likely he will get more while he's training than he will when he goes to work.

No. The total remuneration while training cannot exceed 80% of the wages to be received when the training is completed, except in unusual cases.

Educational

This information about work and training is all very well, but what about me? I am 24 years old, I left University in my second year to join the Air Force. I'd like to finish my course when I return. Will I get any help to do this?

If you are qualified for admission or readmission to a University within 15 months of demobilization, you can go back to your classes on full living allowances, with all fees paid.

But how much are these allowances?

For single persons it is \$60.00 a month and for married it is \$80.00.

How about my child?

You will get the regular dependents' allowance for your child, or for your children if any should be born during your University work.



How long will this go on? I have at least two more years to study.

You have been in the Air Force for three years and a few months — say, 40 months altogether. You know each University year is only 8 months; therefore, you can get these allowances for 5 University years if you need them.

How about my pal Johnny? He joined up right after leaving high school.

He wants to go to University.

He can have his chance, too, on the same terms as you, at any time within 15 months after demobilization. That will give young fellows like Johnny a chance to brush up for University entrance.

What about Johnny's time to complete his University course? He has not been in uniform four years, and a University course takes that time.

That depends on Johnny. He has been in uniform for 24 months, which will cover three University years of 8 months each. If he is a good student, and the University recommends it, he can get assistance to the completion of his course.

Does all of this apply to post-graduate University work, too?

The graduate who enlisted, and the under-graduate who broke his courses, can go on to post-graduate work with these allowances and payment of fees if his studies are in the national interest.

Supposing Johnny wants to marry the girl who is waiting for him back home, how would this affect his study grants?

It would mean, if he got married before he began to study or during his studies, that his living allowance would increase from \$60.00 per month to \$80.00.

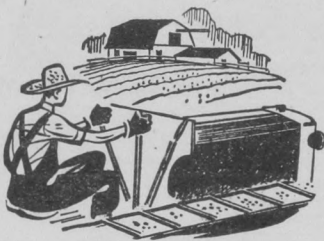
Return to the Farm

Everything you fellows have been saying about jobs and education is all right, but what about me? I've been in the Army since the start of the war. I left my father's farm to join up. When I get back I want to return to the land. My older brother now helps Dad run the home farm, and it will be his when Dad retires. But what about me? I want a farm of my own.

And you stand a good chance of getting it. The Veterans' Land Act has been passed just to give you a hand in getting your own farm.

And what is the Veterans' Land Act?

Under this Act, for those qualified by background, experience and temperament, long-term financial assistance will be given.



And is it open to any kind of veteran?

It is open to any veteran who served in a theatre of war, or who served in Canada for more than a year, or who may be on a pension because of a war disability, or any Canadian who has served in a theatre of war with the British Imperial land, air or sea forces if at the time of enlistment he was ordinarily domiciled or resident in Canada.

You mean we'll be able to borrow money to buy land?

That's right. You can get a loan to set up a farm worth up to \$6,000, including land and buildings up to \$4,800, and equipment and livestock up to \$1,200. Anything in excess of these figures must be paid in cash by the ex-service man when he makes application.

What about the terms?

The first term, just to show the veteran is really serious about his farming idea, asks for a down payment in cash of a tenth of the cost of the land and buildings, only. That means that your largest outlay under this scheme would be \$480, unless you went over the \$6,000 maximum.

What are the other terms?

After the cash payment is made, you will be left with a debt of only two-thirds of the cost of land and buildings. That is, when you buy a \$4,800 farm, you pay \$480 down. That leaves \$4,320. But you would have to pay back only \$3,200 of this, which is two-thirds of the \$4,800.

But what about the cost of livestock and equipment?

If you make a success of the farm, by living up to the terms of your contract for ten years, that is given to you outright.

You mean that the total cost to me of a \$4,800 farm with \$1,200 in livestock and equipment is only \$3,680?

Quite right! Those are exactly the terms of the Veterans' Land Act. If you took the limit of the farm-buying offer, and meet the terms of your contract for ten years, the Dominion Government absorbs a maximum of \$2,320 of the original capital cost of your farm.

You mean, this would cost me nothing at all?

Yes. The Act, which is based on a great deal of experience, says that "any settler who fulfils his contract for ten years" will have one third of the balance (after the cash down payment has been deducted) of the cost of the land and buildings written off, and will be given the full value of the livestock and equipment which he started with.

But what about the \$3,200 I owe after my cash payment? How long would I have to pay it back?

That is a point. Repayment terms will be adjusted to meet your individual circumstances. The only condition is that the loan must be paid off within twenty-five years. It can be paid off at any time without notice.

Are there any carrying charges?

Interest at $3\frac{1}{2}$ percent; that's all. For a \$6,000 set-up the payments could be slightly under \$17.00 per month.

Supposing, after some years of farming, I wanted to sell and take a farm in another locality?

That could be done. If you wanted to do that before you had completed ten years of your contract, then you would have to consult the Director of the Veterans' Land Act. If you had completed your ten years, and had thus received your one-third grant, then you would be free to sell or otherwise dispose of the property without consulting the Director. In either case suitable arrangements for payment of outstanding balances would have to be made.

Are there any strings attached to the livestock I would get when I started up?

The title to the chattels remains in the Director for ten years. Such stock will certainly be expected to increase or give marketable products long before the end of ten years. You can use such increases or products for your food, or you can sell them and use the money for your living expenses. Or you can apply part or all of the money on your loan payments. As you would expect, the Administration requires that chattel inventories be maintained as to value.

Supposing I should die before my payments were all made? What would happen then?

In that case your wife or son or other heirs could carry right on from where you left off. All of your rights, and obligations, would pass on to them.

Supposing I wanted to buy a farm which was worth more than the \$4,800 limit set by the Act?

You could do that, and still stay within the provisions of the Act. You yourself would simply have to furnish any additional funds above the grant. Your down payment would be greater than \$480, that's all.



Here's another question. I've talked a lot to my Lance-Corporal about going back to the farm. He's pretty keen about it. But he's the son of a grocer, though he lived all his youth on the farm. He has little up-to-date experience. He'd be shut out of this offer, wouldn't he?

Absolutely not. The Act makes provision for just such men. He can get up-to-date experience through paid employment with Master Farmers, or can get practical instruction through other means, and thus qualify. The man who is approved for agricultural training can have the same financial assistance as one taking any other vocational training course.

What about the fellow who may already own a farm? There's a chap in our outfit who had a farm which he rented when he enlisted. The buildings may need repair when he gets back, and the equipment will be old. Can he get help?

Certainly. He may borrow fifty percent of the value of his land up to \$2,500 to buy new equipment or livestock. Or, if he wants to pay off an old mortgage or put up new buildings, as well as buy new equipment or livestock, he can borrow sixty per cent of the value of the land he owns, up to \$4,400.00.

What are the terms of repayment?

The same as yours would be. He is charged $3\frac{1}{2}$ percent interest and has up to 25 years for repayment.

There is one very great difficulty. You don't get a pay cheque at the end of your first month's farming! How will I be able to live until the crop comes in? If I haven't enough money to carry on with, and have to borrow more, that might just be enough to sink me!

You won't have to have a cent of money over and above the ten percent of your investment and enough for seed and small incidentals to begin farming. In order that you and your family may live while waiting for your first crop, the Government has provided for the payment of cash living allowances on a weekly or monthly basis up to \$50.00 a month in the case of a single man and augmented according to the size of the family. The amount granted will depend on the circumstances. These allowances can be paid up to a year if necessary. These living allowances do not have to be repaid.

The Small Holding

Just a minute! What about me? I don't think you've covered the thing completely at all! I've been in the Navy for nearly four years, and I'll be glad to get back on dry ground. But I'm a machinist. I don't know a thing about farming. Yet I want some land of my own. I want a big lot on the outskirts of my home city, where I can raise some chickens and the like.

Don't worry about being left out of the return-to-the-farm picture! The Government has thought of your idea. The Veterans' Land Act covers small holdings just like the one you want when you get back into civvies and your old job.

You mean I'll have a chance to get a small acreage and set up my own place?

Quite so. There is no definite size set for these, but they may run from one to three acres, or thereabouts. They should be near or adjacent to any village, town or city, in any of the nine provinces. And, naturally, they must be well located as far as drainage and road facilities are concerned, and outside the high taxation area.



But what about buildings? I wouldn't want a rundown establishment.

You can build a house of your own choosing, provided it is suitable for your particular district, and provided both it and the land do not cost more than \$4,800.

So far so good, but I won't have enough money to complete such a home at once.

Advances under the Act are available for the purchase of the tools necessary for the operation of a small holding plus approximately \$250 for household equipment.

How much of this would be required in cash?

You have to furnish ten percent of the cost of the land and improvements, just as in the farming opportunity. And the other terms are exactly the same.

You mean, I could have twenty-five years to pay two-thirds of the cost of the land and improvements, and that if I keep up my payments for ten years then the remaining third of the land and improvements is cancelled together with the cost of tools and household equipment?

That's just what the Act provides. It would cost you as low as \$14 a month.

Can any veteran get a chance at this kind of re-establishment?

Yes. Each holding must, like the one you are planning, be in conjunction with a pension or a steady job. The job need not be in a city or town. Any veteran who gets a job as a factory worker, a garage mechanic, a bookkeeper, a mill worker, or a farm hired man could qualify. The main thing is that a small-holding veteran should have a steady job, or the prospect of one, or a pension. The Administration must be satisfied that the man or woman has settled down to a fixed scheme of life.

But supposing I didn't have a trade and thus can't qualify for a small holding. Then I'd be cut out.

Not at all. Under the vocational training provisions you could learn a trade, and then get a job and apply for a small holding.

Supposing a fellow wanted to keep water under him? My chum used to be a deep sea fisherman. He was born in a rented house, lived all his life in a rented house, and now he wants a home of his own. Your qualifications make no provision for him.

Oh, yes, they do! There is even a special provision for such veterans of our war. Any service men who are qualified for commercial fishing may establish small holdings close to commercial fishing areas.

What are the provisions?

Very much the same as for the farm or other kind of small holdings. A house and land complete may be purchased, provided the total cost is not more than \$4,800. Or the land can be bought and a house built, at not more than the same figure.



But what about gear? My chum's fishing gear will have disappeared by this time — worn out.

That's covered too. He will get an advance of up to \$1,200 to buy a boat and engine and nets and gear and tools. This could include some household equipment, if needed.

How would this money be paid back?

On just the same terms as you would have to pay for your small holding, or the farmer-veteran for his farm. First, ten percent of the price of the land and buildings down; second, two-thirds of the price of the land and buildings over a period of twenty-five years; third, full rights to the boat and all gear at the end of ten years of regular payments; fourth, ten years of regular payments and the grant of one-third of the cost of the land and buildings.

That point needs a little explanation, for me at least. What happens in the case of the farmer, or the small holder near a city, or a fishing holding, if the veteran finds the going tough and cannot meet his payments during the first ten years but wants to keep on the arrangement? Does he lose his farm or holding?

Not at all. Nor does he necessarily forfeit the cancellation of a third of the price of the farm land and improvements, or the holding and improvements. His circumstances come under review by a provincial advisory board which has a member nominated by the Canadian Legion. He will get fair treatment. The whole plan is very flexible, and, of course, any contract can be paid off in less than 25 years if you wish to do so.

The Small Business

You people should stop talking about somebody being left out in the cold. I've been in the Army for over four years. I had a bank account when I enlisted, and I've added some Victory Bonds to it. My girl friend back home has been working, too. We plan to set up a little book and stationery store out of our combined savings when I return and we get married. Have you thought about people like us?

Oh, yes. The Government has given a great deal of thought to your problem. You and your bride can apply for and receive for the early period of your venture an allowance up to \$70.00 a month, and dependents' allowances for any children. A single man setting up for himself would get up to \$50.00 a month. This special allowance is intended to carry a man through the difficult period until returns begin to come in on a living basis.

You will also have cash from your Gratuity, and in addition will be able to use the Re-establishment Credit to help you buy the business, or put in a stock of books and stationery. You can figure the amount of this by seeing the figures on page 26.

When will the allowances have to be paid back?

They won't have to be paid back at all. This is not a loan.

What About Pensions?

I've been listening to what you've been saying about employment, training, and education. But what about the fellow who gets disabled? Does he get a pension?

Yes. There are two basic provisions. Men who at any period of their service have served outside of Canada are pensionable for any disability incurred while in the Forces. Men who have served only in Canada are pensionable with respect to any disability arising out of service.

You mean it does not matter what was the cause of the injury if I have served outside of Canada?

Yes.

But a man who has served only in Canada can not be pensioned if he receives a permanent injury outside of the line of duty?

The Pension Act is not quite as strict as that. Disability due to service is always pensionable, but if a man with service only in Canada is injured while off duty the Commission has the power to award a pension under two conditions: first, if the disability is serious; second, if it results in economic hardship upon the man or his dependents.



There's another point bothering me. My father used to tell me of the trouble some of his disabled comrades had getting pensions after World War 1.

That won't happen after World War II. Pensions are almost automatic now. The file of every man discharged or demobilized unfit is turned over to the Pension Commission. If, after examination, the serviceman's disability is obviously pensionable he will get a pension without having to apply for it.

How much will he get?

Well, that would depend upon the nature of his disability. The pensions scale is graduated, according to the degree of disability. The rate for total disability in the case of a single man is \$900 per year and a married man \$1,200 per year. Lesser disabilities are awarded in percentages of the 100 percent rate.

What about a married man's children?

The 100 per cent rate for the first child is \$180, for the second \$144, and for each additional child \$120 a year. If disability is 50 percent the married and children's portion of the pension are also at the rate of 50 per cent.

What would happen to my wife and child if I should get killed while in the services?

She will get \$720 per year for herself and \$180 for your child.

What about all these CWACS and WRENS and WDs in this war? Are they pensionable, too?

Oh, yes, in exactly the same way as a male veteran. The scale is in the same relationship to the men's scale as their pay is to men's pay in the Forces — namely, four-fifths.

This is all very valuable information. But there's a most important point. You say that pensions are going to be automatic. Does that mean that if pension is refused, I have no recourse?

Certainly not. If pension is refused in the first instance you have the right to apply for second hearing and to present additional evidence. Even if second hearing decision is against you there is a further right to appeal. Pensions Advocates will be found in every large Canadian City. These men are expert in pension problems, and their job is to help all disabled veterans in presenting their claims to the Pension Commission.

How much will this service cost veterans?

Nothing at all. It is free. The Pensions Advocates are intended as the veteran's friend in preparing and arguing his pension appeal. The Advocates are not under the authority of the Commission. They are a separate branch created to take the side of the disabled veteran or the widow of one who has been killed.

Does that mean that the widow of my Corporal, who was killed a few months ago, can get free advice from these Advocates, too?

That's right. It applies to all widows and orphaned children of members of the Forces.

There is still another point I'd like to have cleared. What about my pal Smitty? He is disabled through the loss of a leg. He gets a pension. But I know he wants to take vocational training. What will happen to his pension during that period of training?

The vocational training scheme has special provision for such veterans. Your pal Smitty will get an allowance on top of his pension. His income during training will be greater than the training income of a fit veteran.

Medical Care

You still haven't covered the entire problem of the disabled veteran. What about medical care and hospitalization?

For disabilities related to service, the man or woman veteran gets free treatment with allowances at any time.

What about ill-health or disabilities not related to service?

In this case, free treatment is available, with allowances, for a period of one year.

Is there any time limit on admission for such cases?

Yes. For ill health or disabilities not related to service, the veteran must apply within one year following his demobilization.

But what about income? Supposing two years after demobilization I should take sick from an old wound received overseas. I go into hospital for this free treatment, but how will my wife and family live?



First, if you have not been getting a pension for any disability, you will get hospital allowances. Second, if you have been getting a pension for a pensionable disability, this will be replaced by hospital allowances. Third, if you have been getting a pension for a disability incurred outside of your military service, this pension will be continued instead of hospital allowances.

But how much will the hospital allowances be?

There are three main classifications.

If you are discharged while in hospital and treatment is continuous, or if you are hospitalized within thirty days after discharge, your income remains exactly as it was in the services.

If you are a pensioner receiving treatment for your pensioned disability, the allowances are at the rate of 100 per cent pension, less \$15.00 a month while an in-patient. An unmarried private soldier would get \$60.00 a month.

If you are being treated for a non-pensioned disability within one year of discharge, the allowances are \$35.00 a month for a single man while in hospital and \$70.00 for a married man.

All three classes of rates carry children's allowances.

How long will free treatment go on, either in Canada or elsewhere?

It will be continued until the illness is over.

War Service Gratuities

After the last war there was a special cash gratuity given to all those who served in the Armed Forces.
Is there anything like that this time?

Yes. The cash gratuity is larger and there are other features such as the Re-establishment Credit which give additional help in re-establishment.

Who gets it?

Any man or woman who has served on active service in this war either without territorial limitations, or in the Aleutian Islands, and has been honourably discharged.

Is it going to be worth-while?

It certainly is! There's a basic gratuity of \$7.50 for each 30 days' service in the Western Hemisphere and \$15.00 for each 30 days' service overseas or in the Aleutian Islands. For example, a man with 2 years' service in Canada and 2 years' overseas will get \$540.00 in addition to a rehabilitation grant of one month's pay and allowances and a clothing allowance of \$100.00. Then there's a supplementary gratuity for overseas service.

How much is the supplementary gratuity?

Seven days' pay and allowances for every six months' service overseas or in the Aleutians including subsistence at Canadian rates. If the man referred to above were an unmarried private soldier the additional amount would be \$77.00.

Do we get all that at once?

No. The gratuity will be paid in monthly instalments starting a month after a man's discharge. The monthly payment will be the amount of one month's pay and allowances being received at the time of discharge including subsistence allowance. These payments will continue until such time as the gratuity has all been paid.

That sounds pretty good.

But that's not all. There is also the Re-Establishment Credit.

What in the world is the Re-establishment Credit?

It is primarily for those who do not take educational or vocational training or benefits under the Veterans' Land Act. It's the equivalent of the basic gratuity. That is, if your basic gratuity equals \$500.00, you have another \$500.00 available as a re-establishment credit.

You mean you can't take training and get the credit too?

Not exactly. If your training benefits or benefits under the Veterans' Land Act are less than the amount of your Credit, then the difference may be made available for any of the purposes for which the Credit can be used.

What are those purposes?

Buying a home; repairing a home; buying furniture; capital to start up a business; the purchase of tools or instruments of a trade or profession; the purchase of a business; the payment of premiums on Government insurance; and any other purpose authorized under the legislation.

How long have I to use up that credit?

Any time within a period of ten years after the date of discharge.

What if I use up the Credit and then want to take training? Am I out of luck?

No, but an adjustment must be made in an amount equivalent to the Credit already received.

Veterans' Insurance

There's another thing they had after the last war I haven't heard about yet — soldiers' insurance.

There's soldiers' insurance this time, too. It's available to any ex-service man or woman who served in the present war.

How much can you get and what is the cost?

You can get up to \$10,000.00 and the rates are slightly lower than standard rates of insurance. See sample rates on page 27.

If there's not much difference in the rates, what's the advantage in getting it?

Because it's given without medical examination except under certain circumstances of serious illness.

When do you have to apply for it?

Within 3 years after discharge; or, for those who were discharged before the Act came into force, within 3 years of the coming into force of the Act.

Do you have to keep paying it for the rest of your life?

No! Premiums can be paid over 10 or 15 or 20 years, or up to the age of 65 or even up to the age of 85.

I suppose only veterans can get this insurance.

No! A widow or widower of a veteran may apply for the insurance on her or his own life if the veteran hasn't taken advantage of the Act.

What if I become totally disabled and can't keep up the payments?

Provision is made to waive the payment of premiums, as specified in the Act, if the insured becomes totally and permanently disabled before the age of 60 years.

Organized Advice

What I want to know is, is anything being done to provide good advice for young fellows like myself who have gone from school to the Armed Forces? We have never had much chance at civilian life, and we are going to find it pretty tough getting established.

The Navy, Army, and Air Force have trained men to discuss your post-discharge plans while you are still in the service. These special advisors have been posted at every discharge centre in Canada to help service men solve their personal problems. You will be able to get competent advice about employment, vocational training, health problems and such matters.

Who will tell me about the rehabilitation program?

A representative of the Rehabilitation Branch of the Department of Veterans' Affairs will meet you at the time you are discharged. He will tell you what benefits are available to assist in your re-establishment in civil life and will explain the facilities organized to serve you.

You say these facilities have been set up?

Yes, they are operating now and are prepared to do a bigger job the day demobilization begins.

How can a demobilized man find them?

At the time of your discharge you will be told where the Rehabilitation Centre of the Department of Veterans' Affairs is located. In Winnipeg it is now in the Lindsay Building, on Notre Dame, just off Portage Avenue. As soon as you are discharged you can call at the Rehabilitation Centre where counsellors are available to help you solve every problem relating to employment, training, education and the welfare of yourself and your family.

What do you call these officials of the Department of Veterans' Affairs and what do they do?

1. There are Rehabilitation Counsellors at the discharge depots, in Deer Lodge Hospital, and in the Rehabilitation Centre in the Lindsay Building. They are specialists in employment and training problems.
2. There is a Pensions Advocate at Deer Lodge Hospital. He is a specialist in pension appeals.
3. There are Medical Officers at Deer Lodge Hospital available for consultation and advice on matters of health and treatment.
4. There are Occupational Counsellors at the Rehabilitation Centre for guidance in the selection of vocations and training.
5. There are representatives of the Veterans' Land Act who are specialists in agriculture and land settlement.

As far as possible all these services in Winnipeg will be centralized in the Rehabilitation Centre.

This all sounds very well, but what will this service cost me and my pals?

Any ex-serviceman or servicewoman making use of these specially set-up facilities does not have to worry about cost. There is no charge. There is even provision for paying transportation when a veteran has to be called in for an interview from any place outside of Winnipeg served by the Winnipeg office of the Department.

Citizens' Organizations

You have told me about the facilities and services of Government Departments. Are citizens and employers organized to co-operate with the ex-service men and women?

The citizens and employers of Winnipeg are preparing to co-operate to the fullest extent with ex-service men and women. If you look inside the front cover of this booklet you will see a list of citizens organized as the Winnipeg Council on Rehabilitation and Post-war Reconstruction. This group are themselves engaged in many activities relating to rehabilitation and post-war reconstruction. It would take too long to tell you of all their activities, but their real work extends far beyond the circle of their members.

The Council is mobilizing the citizen resources of the community to co-operate with veterans. They are trying to anticipate the various problems which will arise, and make sure that a group of citizens is organized and trained to give competent service in that specific field. Over 1800 men are already allotted their work in helping returned men.

1. Kiwanis Clubs of Winnipeg and St. Boniface have undertaken to assist in obtaining employment for seriously disabled cases. These Clubs have a total membership of approximately 350 business men.
2. The Winnipeg Rotary Club, with a membership of about 250 business men, have accepted an important field of service in friendly consultation and placement of certain categories of ex-service men.
3. The Young Men's Section of the Board of Trade, with a membership of over 1100 business men, is working to develop a preferential attitude amongst all employers for ex-service men; to find and report jobs available; and to help the ex-service man adjust himself to his civilian job.
4. The Institute for the Blind is available for training in placement of men requiring services in their particular field.
5. The Society for the Deaf and Hard of Hearing is organized to give similar services to those men and women handicapped by defective hearing.
6. The Red Cross Society is prepared to render many services in the particular field in which this society functions.
7. The North West Commercial Travellers Association has placed its wide organization at the disposal of the Government to assist in consultation and placement of those members of the forces interested in that particular vocation.
8. The Canadian Legion, the Army and Navy Veterans, and other veterans' organizations, and their Women's Auxiliaries, stand ready, as they have since the last war, to assist in problems relating to the rehabilitation of ex-service men and women.

This does not by any means exhaust the list of citizen organizations which are mobilized to co-operate with you and your pals. You can be sure that all citizens want to do the right thing for those who have defended their country in time of war.

That takes care of problems in employment, vocational training, pensions and treatment. What about personal problems and all the little difficulties a fellow may run into with his family when he gets back to Winnipeg?

The Community Welfare Services in Winnipeg are standing by to help you when you need their friendly help and advice — the same help that was available to your wife and children while you were away.

THE FAMILY BUREAU, 405 Confederation Life Building Call 97 461
Executive Director, Miss MOORE

Will give assistance during illness, with budgeting, financial assistance in emergencies, counsel and advice that may mean the difference between a happy and a broken home.

THE CHILDREN'S AID SOCIETY, 184 Alexander Avenue Call 93 581
Executive Director, Miss MURIEL FRITH

This Society arranges care for children whose parents are unable to give that care themselves and gives advice and assistance on all matters pertaining to children. They also offer understanding assistance to unmarried parents in planning for themselves and their child.

THE VICTORIAN ORDER OF NURSES, 604 Medical Arts Building Call 88 186
Supervisor, Miss McKEE

This is where you go for advice when the new baby is expected or where you can arrange for a nurse to come in and look after your wife when she comes back from the hospital.

Y.M.C.A., Vaughan Street Call 22 861
Secretary, Mr. E. J. GLENESK

You know what the "Y" did for you overseas — it's here again in Winnipeg offering six months free membership to all Veterans if applied for any time within twelve months of date of discharge — gymnasium, swimming, showers, educational classes, fellowship. A place to read, rest or meet friends.

Y.M.H.A., 91 Albert Street Call 21 940
Secretary, Mr. S. SHEPS

The same service here — good friends — good times and six months free membership for you.

Y.W.C.A., Ellice Avenue Call 29 801
Secretary, Miss MARJORIE BURGESS

Looking for a place to live? — The Housing Registry — Phone 27 381 — may be able to help you.

The Y.W. facilities are available for discharged Servicewomen — a place to stay — swimming, showers, educational programs, personal counselling.

Post-War Canada

I am certainly interested when you speak of a post-war Canada of opportunity and progress. What makes you say that?



Well, there are a lot of reasons. Some of them are already obvious facts and some are "things to come."

What kind of facts?

The first and most important fact is the new financial setup which has been developed by the Government. This is what has kept economic conditions in Canada on an even keel. The Canada you will be returning to will be far different from the country your fathers came back to at the end of World War 1.

Well, I hope so. I remember my father telling me how the little business he tried to start collapsed during the inflation of the 'twenties, and he had to begin all over again.

That will be avoided this time. To help pay for the war as it is being fought, your Government has made such laws as 100 percent tax on excess profits, heavy income taxes on large and medium incomes, borrowings through seven Victory Loans and through the sale of War Savings Certificates.

Well, it sounds all right. I don't know much about economics.

Another thing — price ceilings and controls have held down the cost of living. After this war you won't be shunted into a topsy-turvy world of high prices and uncertain values. Incomes have been levelled off and people have saved money. Of the 11,500,000 Canadians, over 4,662,113 have savings accounts deposits and their lives are protected by 7,251,000 life insurance policies. They have subscribed to 17,000,000 individual war and victory bonds and 43,000,000 war savings certificates.

I am much interested in your bank account figures. How many of those deposits are in the names of ordinary people?

Yes, that's an important question. Here are some striking figures. Canada's 1944 savings accounts deposits were greater than in 1939 by \$775,000,000. Nine out of every ten are less than \$1000. More than 500,000 Canadians started bank deposits during the war years, and of these over 452,000 Canadians were in the less-than-\$1000 category. In other words, a whole lot of little people in Canada have been able to salt away some money to spend after the war.



In view of the facts you have just given, do you think Canada's post-war prospects are bright?

Undoubtedly! Canada is a land of vast resources and boundless opportunities. She has met all the challenges that the war has brought. Her record on the farm, in the factory and on the fighting front is one of which every Canadian can be proud. Her citizens have submitted to drastic wartime controls to maintain price levels and prevent inflation. They are resolved that the high level of employment during wartime shall continue in the post-war years.

Your Job as a Citizen--

The foregoing pages have given you a picture of the program provided by the people of Canada, through their Government, for the re-establishment of the young men and women in uniform.

This program is good—substantial cash bonuses, clothing allowances, out-of-work benefits, sickness allowances, vocational training, university education, training on the job, job preference, farms, a home and many other benefits.

BUT these measures, of themselves, do not re-establish the veteran. The obligation of the people of Canada — you and I — is only discharged when our returned men and women are employed in a job that suits their talents and their inclinations.

“Now what can I do?”—

As a *neighbor*, you can help in social re-establishment.

As a *friend*, you can advise about personal problems, and discuss the rights and privileges of returned men as shown in this booklet. He may not have knowledge of his privileges.

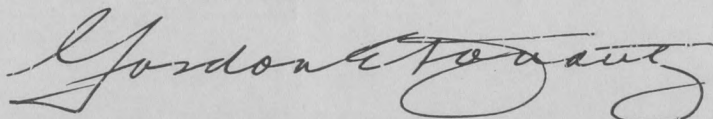
As a *workman*, you can help returned men, working with you, learn their new jobs and adjust themselves to civilian work.

As a *foreman*, you can give special consideration to returned men during their difficult period of readjustment.

As an *employer*,—farmer, fisherman, contractor, storekeeper, railroad etc.,—you can provide opportunities to returned men and women to have satisfactory, permanent employment in keeping with their maximum ability.

So there is a great deal for every citizen to do. The start is to know the rights and privileges stated in this booklet, to know where to send returned men for any help they need, and finally, to perform their important individual job in helping re-establish the veterans of this war.

Sincerely yours,

A handwritten signature in cursive script, reading "Gordon E. Torrance". The signature is fluid and elegant, with a large, sweeping "G" and a long, trailing flourish at the end.

Chairman, Winnipeg Council for Rehabilitation
and Post-War Reconstruction.

APPENDIX "A"
THE WAR SERVICE GRANTS ACT, 1944
(See pages 19 and 20)

This Table shows examples of the total amounts payable in cash instalments under the War Service Grants Act, 1944, for the periods of service mentioned. These amounts are in addition to the Rehabilitation Grant of one month's pay and allowances, and the Clothing Allowance of \$100.00.

Length of Service	3 years West. Hem.	1 year West. Hem. 2 years O/S	1 year West. Hem. 4 years O/S	2 years West. Hem. 1 year O/S	2 years West. Hem. 3 years O/S
PRIVATE—	\$ c	\$ c	\$ c	\$ c	\$ c
Single—					
Basic Gratuity.....	\$270.00	\$450.00	\$810.00	\$360.00	\$720.00
Pay and Allowances.....	.....	77.00	154.00	38.50	115.50
Total Gratuity.....	\$270.00	\$527.00	\$964.00	\$398.50	\$835.50
Married (2 children)—					
Basic Gratuity.....	270.00	450.00	810.00	360.00	720.00
Pay and Allowances.....	.....	135.90	271.80	67.95	203.85
Total Gratuity.....	270.00	585.90	1,081.80	427.95	923.85
CORPORAL—					
Single—					
Basic Gratuity.....	270.00	450.00	810.00	360.00	720.00
Pay and Allowances.....	.....	82.60	165.20	41.30	123.90
Total Gratuity.....	270.00	532.60	975.20	401.30	843.90
Married (2 children)—					
Basic Gratuity.....	270.00	450.00	810.00	360.00	720.00
Pay and Allowances.....	.....	141.50	283.00	70.75	212.25
Total Gratuity.....	270.00	591.50	1,903.00 1093.00	430.75	932.25
SERGEANT—					
Single—					
Basic Gratuity.....	270.00	450.00	810.00	360.00	720.00
Pay and Allowances.....	.....	96.60	193.20	48.30	144.90
Total Gratuity.....	270.00	546.60	1,003.20	408.30	864.90
Married (2 children)—					
Basic Gratuity.....	270.00	450.00	810.00	360.00	720.00
Pay and Allowances.....	.....	155.50	311.00	77.75	233.25
Total Gratuity.....	270.00	605.50	1,121.00	437.75	953.25
LIEUTENANT—					
Single—					
Basic Gratuity.....	270.00	450.00	810.00	360.00	720.00
Pay and Allowances.....	.....	187.60	375.20	93.80	281.40
Total Gratuity.....	270.00	637.60	1,185.20	453.80	1,001.40
Married (2 children)—					
Basic Gratuity.....	270.00	450.00	810.00	360.00	720.00
Pay and Allowances.....	.....	255.84	511.68	127.92	383.76
Total Gratuity.....	270.00	705.84	1,321.68	487.92	1,103.76
MAJOR—					
Single—					
Basic Gratuity.....	270.00	450.00	810.00	360.00	720.00
Pay and Allowances.....	.....	264.60	529.20	132.30	396.90
Total Gratuity.....	270.00	714.60	1,339.20	492.30	1,116.90
Married (2 children)—					
Basic Gratuity.....	270.00	450.00	810.00	360.00	720.00
Pay and Allowances.....	.....	342.16	684.32	171.08	513.24
Total Gratuity.....	270.00	792.16	1,494.32	531.08	1,233.24

THE RE-ESTABLISHMENT CREDIT

(See pages 19 and 20)

The Re-establishment Credit is the equivalent of the Basic Gratuity. The Gratuity is payable in cash. The credit is available for purposes defined in the Act, but is not paid in cash to the Veteran. **The Credit is not a loan**, and does not have to be repaid to the Government. For those who are eligible to receive it, the Credit is in addition to the cash Gratuities referred to on page 26.

Examples of the Re-Establishment Credit available for the periods of service indicated. The amount is the same for all ranks.

Length of Service	Amount
1 year Western Hemisphere	\$ 90.00
3 years Western Hemisphere	270.00
5 years Western Hemisphere	450.00
1 year Western Hemisphere and 1 year Overseas	270.00
1 year Western Hemisphere and 2 years Overseas	450.00
1 year Western Hemisphere and 3 years Overseas	630.00
1 year Western Hemisphere and 4 years Overseas	810.00
1½ years Western Hemisphere and 1½ years Overseas	405.00
2 years Western Hemisphere and 1 year Overseas	360.00
2 years Western Hemisphere and 2 years Overseas	540.00
2 years Western Hemisphere and 3 years Overseas	720.00

APPENDIX "B"

THE VETERANS' INSURANCE ACT

(See Page 20)

Examples of Monthly Premiums for \$1,000 Insurance.

Age	Payable for			Payable till Age 65	Payable till Age 85
	10 years	15 years	20 years		
20	\$2.89	\$2.12	\$1.74	\$1.20	\$1.14
25	3.18	2.34	1.93	1.39	1.30
30	3.53	2.60	2.15	1.64	1.51
35	3.93	2.91	2.42	1.98	1.78
40	4.41	3.28	2.74	2.45	2.13
45	4.98	3.73	3.16	3.16	2.59
50	5.64	4.29	3.69	4.29	3.20



CANADIAN ARMY PHOTO

Do you want to help these men get satisfactory jobs?
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 and privileges by reading this booklet and you can
 help by co-operating with the

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Address all communications to MR. LEWIS SMITH, *Honourary Secretary*, 300 Lindsay Building, Winnipeg

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 achieve the greatest and most economical distribution